

In re:
Frank Joseph Keough
Maria Concetta Keough
Debtors

Case No. 19-13280-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 26, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Joseph Keough, Maria Concetta Keough, 2018 Pierce Drive, Whitehall, PA 18052-4015
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
cr	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
NONE	+ People First Credit Union, 2141 Downyflake Lane, Allentown, PA 18103-4799
cr	+ Village Capital & Investment, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2021 05:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 27 2021 05:02:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsedl@recoverycorp.com	Mar 27 2021 04:44:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Page 2 of 2

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Frank Joseph Keough claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES LAPUTKA	on behalf of Joint Debtor Maria Concetta Keough claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
DANIEL P. JONES	on behalf of Creditor Village Capital & Investment LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
KEVIN K. KERCHER	on behalf of People First Credit Union kevinkk@kercherlaw.com kevin@kercherlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Frank Joseph Keough and
Maria Concetta Keough,**

Debtors

Case # 19-13280

CHAPTER 13

ORDER

Upon consideration of the Motion to Sell Real Property filed by the Debtors, upon notice to all interested parties, upon the filing, and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby;

ORDERED, that Debtors are granted permission to sell their real property located at 1951 W Allen Street, Allentown, PA 18104 (“Property”), free and clear of all liens, for the sale price of \$170,000, pursuant terms of a certain real estate agreement of sale dated as of February 8, 2021, to the buyer thereunder, Vinnaey C. Suarez Garcia (“Buyer”), who has represented he is purchasing the Property at arms-length.

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed in the following manner:

1. Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters
2. Liens paid at closing to satisfy secured claim of NewRez LLC d/b/a Shellpoint Mortgage Servicing
3. Real estate taxes, sewer, trash and/or other such items as determined necessary to pass insurable title
4. Property repairs, if any

5. Real estate commissions
6. Any small (less than \$300) allowances agreed to be made to Buyer to settle any unforeseen dispute arising at settlement

After paying all liens in full, all costs of sale and the items disclosed above, the title clerk shall pay to Scott F. Waterman, Chapter 13 standing Trustee, the balance of the sales proceeds to be distributed by the standing trustee to his applicable commission, upon confirmation, in accordance with Debtors' Confirmed Plan.

The title clerk shall fax a copy of the disbursement check and HUD-1 or Settlement Sheet to the trustee and shall immediately transmit the actual disbursement check to the trustee by overnight courier.

BY THE COURT



PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE

Date: March 26, 2021